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|---------------------------------|--|-------------------------------|----------------------------------|
| <i>SERFF Tracking Number:</i> | <i>FRCS-125748904</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Investors Insurance Corporation</i> | <i>State Tracking Number:</i> | <i>39774</i> |
| <i>Company Tracking Number:</i> | <i>5031</i> | | |
| <i>TOI:</i> | <i>A02G Group Annuities - Deferred Non-variable</i> | <i>Sub-TOI:</i> | <i>A02G.002 Flexible Premium</i> |
| <i>Product Name:</i> | <i>RateMark Endorsement IIC-MVAEND-0608 - Filing</i> | | |
| <i>Project Name/Number:</i> | <i>LMG/86/86</i> | | |

Filing at a Glance

Company: Investors Insurance Corporation

Product Name: RateMark Endorsement IIC-MVAEND-0608 - Filing SERFF Tr Num: FRCS-125748904 State: ArkansasLH

TOI: A02G Group Annuities - Deferred Non-variable SERFF Status: Closed State Tr Num: 39774

Sub-TOI: A02G.002 Flexible Premium

Filing Type: Form

Co Tr Num: 5031

Co Status: None

Author: Exselsa Cartwright

Date Submitted: 07/29/2008

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 08/01/2008

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: LMG/86

Project Number: 86

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Filing Not required in the domicile state.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/01/2008

State Status Changed: 08/01/2008

Corresponding Filing Tracking Number:

Market Type: Group

Group Market Size: Large

Group Market Type: Discretionary, Trust

Deemer Date:

Filing Description:

Our fee of \$50.00 has been sent by EFT on this same date. This fee is based on the company's state of domicile.

This form is new and is not intended to replace any previously approved form.

This endorsement will be used with new issues of Group Flexible Premium Deferred Fixed Annuity Certificate, form IIC-

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GMYGA-1107; Multiple-Year Guaranteed Term Crediting Rate Strategy Endorsement, form IIC-MYR-1107, and, if applicable, Enhanced Withdrawal Rider, form IIC-EWD-1107 approved by your Department on 03/21/2008.

The endorsement revises the terms of the Market Value Adjustment (MVA) and waives the MVA (as well as the Surrender Charge) in the 30-day window after the multi-year guaranteed term expiration.

The endorsement amends 1) the contract (in the MVA provision); 2) the Multi-Year Guaranteed Strategy endorsement (under the Term Expiration Section); and 3) the Enhanced Withdrawal Rider.

The form is written in clear and simplified language and has passed the Flesch Reading Ease test. The form is in final format subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will not be less than those required under your law.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

| | |
|---|--|
| Exselsa Cartwright, Compliance Specialist | exselsa.cartwright@firstconsulting.com |
| 1020 Central | (800) 927-2730 [Phone] |
| Kansas City, MO 64105 | (816) 391-2755[FAX] |

Filing Company Information

| | | |
|---------------------------------|-------------------------|-----------------------------|
| Investors Insurance Corporation | CoCode: 64939 | State of Domicile: Delaware |
| 3030 Hartley Road | Group Code: 749 | Company Type: |
| Jacksonville, FL 32257 | Group Name: | State ID Number: |
| (800) 749-6992 ext. [Phone] | FEIN Number: 93-0465369 | |

Filing Fees

| | |
|------------------|--|
| Fee Required? | Yes |
| Fee Amount: | \$50.00 |
| Retaliatory? | Yes |
| Fee Explanation: | The fee in the domicile state is \$50 per form. The fee in your state is \$20 per form filed separately. Therefore, the filing fee is the retaliatory fee 1 form X \$50 = \$50.00. |

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Product Name: *RateMark Endorsement IIC-MVAEND-0608 - Filing*
Project Name/Number: *LMG/86/86*

Our fee of \$50 has been sent by EFT on this same date. This fee is based on the company's state of domicile.

Per Company: No

SERFF Tracking Number: *FRCS-125748904* *State:* *Arkansas*
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Product Name: *RateMark Endorsement IIC-MVAEND-0608 - Filing*
Project Name/Number: *LMG/86/86*

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------|---------|----------------|---------------|
| Investors Insurance Corporation | \$50.00 | 07/29/2008 | 21648225 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------|-------------------|-------------------|-----------------------|
| Approved | Linda Bird | 08/01/2008 | 08/01/2008 |

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Disposition

Disposition Date: 08/01/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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| Project Name/Number: | LMG/86/86 | | |

| Item Type | Item Name | Item Status | Public Access |
|---------------------|--------------------------------|-------------|---------------|
| Supporting Document | Certification/Notice | | Yes |
| Supporting Document | Application | | No |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Form | Endorsement | | Yes |

SERFF Tracking Number: FRCS-125748904 State: Arkansas

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TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium

Product Name: RateMark Endorsement IIC-MVAEND-0608 - Filing

Project Name/Number: LMG/86/86

Form Schedule

Lead Form Number: IIC-MVAEND-0608

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-----------------|-------------|-------------|---------|----------------------|-------------|--------------------------|
| | IIC-MVAEND-0608 | Certificate | Endorsement | Initial | | 54 | IIC-MVAEND-0608-dist.pdf |

Investors Insurance Corporation

Home Office: Wilmington, DE

Administrative Office: {P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free)}

ENDORSEMENT

This Endorsement is part of the Contract to which it is attached at the time of issue. The Endorsement's Effective Date is the Effective Date of the Contract.

For the purpose of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

This Endorsement amends the Contract, including any Endorsements and Riders, as stated below:

1. Under the Market Value Adjustment provision, the fifth paragraph is revised to read as follows:

The Market Value Adjustment may be positive or negative. The above formula (as shown in the Market Value Adjustment provision) reflects the degree to which the Market Value Adjustment may be limited either positively or negatively. In the case of a Market Value Adjustment reduction, if any, it cannot be greater than 50% of the total interest credited adjusted by any previously assessed Market Value Adjustments just prior to Access.

2. Under the Multiple-Year Guaranteed Term Crediting Rate Strategy Endorsement, the second paragraph of the Guaranteed Term Expiration section is revised to read as follows:


For 30 days following the expiration of the applicable Guaranteed Term, the Owner may request the following: (a) a Transfer to a new Guaranteed Term under this Crediting Rate Strategy provided the new Guaranteed Term does not extend beyond the Maturity Date or the Surrender Charge period; (b) a Transfer to another Crediting Rate Strategy; or (c) a Withdrawal of the Strategy Value attributable to the Guaranteed Term without being assessed any Surrender Charges or Market Value Adjustment. The Owner's written request must be received by the Company's Administrative Office during the 30 days following the expiration of the applicable Guaranteed Term.

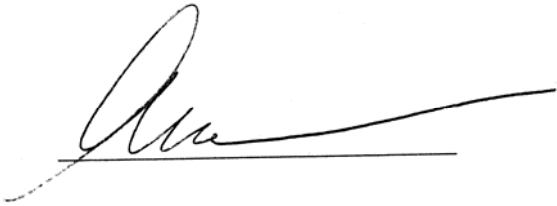
3. Under the Enhanced Withdrawal Rider (if applicable), the first paragraph of the Surrender Charge-Free Withdrawals provision is revised to read as follows:

A Surrender Charge-Free Withdrawal is not subject to a Surrender Charge or Market Value Adjustment. Surrender Charge-Free Withdrawals are available each Contract Year.

This Endorsement ends with the Contract to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the Contract, including any Endorsements and Riders, except as stated.

Signed for the Company.


Yves Corcos
President


Maxine Hilary Verne
Secretary

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Rate Information

Rate data does NOT apply to filing.

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Project Name/Number: LMG/86/86

Supporting Document Schedules

| | Review Status: |
|---|----------------|
| Satisfied -Name: Certification/Notice | 07/25/2008 |
| Comments: | |
| Attachments: | |
| AR Coc.pdf | |
| Autho-dist.pdf | |
| AR Rdb.pdf | |
| Bypassed -Name: Application | 07/25/2008 |
| Bypass Reason: Not applicable for this filing. | |
| Comments: | |
| Bypassed -Name: Life & Annuity - Acturial Memo | 07/25/2008 |
| Bypass Reason: Not applicable for this filing. | |
| Comments: | |

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Company Name: Investors Insurance Corporation

Form Title(s): Endorsement

Form Number(s): IIC-MVAEND-0608

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Susan F. Powell
Executive Vice President

July 25, 2008
Date



ANNUITY AND LIFE SERVICES

March 5, 2008

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Investors Insurance Corporation

By: _____

Title: Executive Vice President

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: Investors Insurance Corporation

This is to certify that the forms referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

| Form Number | Score |
|-----------------|-------|
| IIC-MVAEND-0608 | 54.3 |
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Susan F. Powell
Executive Vice President

July 25, 2008
Date